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## Appendix A: Summary of Changes to the BHCPR

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This appendix describes the significant changes to the *Bank Holding Company Performance Report* since the publication of the previous edition of the manual (dated March 2007).

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## Summary of Changes to the March 31, 2010 Bank Holding Company Performance Report (BHCPR)

Since the last revision of the BHCPR in March 2008, new ratios and line items were added due to new reporting requirements for the FR Y-9C reporting form. Questions regarding the BHCPR should be directed to Matt Mattson, Manager, Surveillance, Financial Trends & Analysis Section, Division of Banking Supervision and Regulation, at 202-452-2943 or Tony McGatlin, Supervisory Financial Analyst, Surveillance, Financial Trends & Analysis Section, Division of Banking Supervision and Regulation, at 202-728-5894.

1. Page 1, Summary Ratios;
  - In the Losses section, other real estate owned replaced real estate acquired in satisfaction of debt previously contracted in the following ratio: "Nonaccrual Loans and Leases Plus Other Real Estate Owned / Loans and Leases Plus Other Real Estate Owned." In the Capitalization section, a new ratio was added: "Equity Capital plus Minority Interests/Total Assets."
2. Page 2, Income Statement:
  - In the Memoranda section, a new ratio was added: "Net Income (Loss) Attributable to Bank Holding Company and Noncontrolling (Minority) Interests."
3. Page 3, Relative Income Statement and Margin Analysis:
  - In the Percent of Average Assets section, a new ratio was added: "Net Inc—BHC & Noncontrolling (Minority) Interest."
4. Page 6, Liabilities and Changes in Capital:
  - In the Memoranda section, a new line item was added: "Equity Capital & Noncontrolling (Minority) Interest."
5. Page 13, Past Due and Nonaccrual Assets:
  - In the 30+ days Past Due & Nonaccrual Assets section, other real estate owned was substituted for real estate acquired in satisfaction of debt previously contracted. In the Restructured & Nonaccrual Loans & Leases section, other real estate owned was substituted for real estate acquired in
6. Page 14, Risk-Based Capital:
  - In the Tier 1 Capital section, "Qualifying Other Capital Elements" replaced "Qualifying Minority Interest + Qualifying Trust Preferred Securities" and in the Memoranda section, two new line items were added "Capital Purchase Program – Senior Perpetual Preferred Stock" and Capital Purchase Program – Warrants."
7. Page 22, Parent Company Analysis—Part 1;
  - In the Double Leverage section, new Y-9C line item "Qualifying mandatory convertible preferred securities of internationally active bank holding companies" was added to the denominator of the following two ratios: "Equity Inv in Subs/Eq Cap, Qual TPS + Oth PS in T1" and "Total Inv in Subs / Eq Cap, Qual TPS + Oth PS in T1."